



# Recovery Times



North Dakota  
June 17, 1997

"People Helping People"

FEMA  
ISSUE 3



*A FEMA worker greets a toddler at a barbecue for North Dakota flood victims.*

FEMA photo by Andrea Bother

## Recovery Begins

Televised images of Grand Forks — its downtown simultaneously inundated and aflame — came to symbolize the destructive power of the Red River. Today a different picture is emerging — a co-operative federal, state and local effort to get this city on the road to recovery.

Laying the groundwork for the eventual reconstruction of Grand Forks, disaster officials have provided more than \$195 million in assistance, including \$50 million from the U.S. Department of Housing and Urban Development (HUD).

In addition, the Federal Emergency Management Agency (FEMA) had provided more than \$35 million in disaster housing assistance for Grand Forks by mid-June, and the U.S. Small Business Administration (SBA) had approved \$95 million in disaster home and business loans. A \$12.5 million debris cleanup is nearing completion.

"Our goal is to help as many people as possible return to Grand Forks, either by repairing their homes or finding other safe housing for them before the severe

winter weather arrives," Keith D. Bjerke, state coordinating officer and adjutant general, said.

To help flood victims, a disaster recovery center currently operates in Grand Forks at the Civic Auditorium, 615 First Ave. It provides program information and assistance in completing SBA loans.

FEMA also will provide manufactured homes at two sites for people whose houses were destroyed or too badly damaged to rebuild before winter. The occupants will pay no cost except utilities.

Meanwhile, city, state and federal officials are working on a long-term plan to reduce flood risks in Grand Forks, including public acquisition of homes most in danger of future flooding and installation of a permanent flood-prevention system along the Red River.

"We want people to know that we will be here as long as our help is needed," Federal Coordinating Officer Lesli A. Rucker said.

## North Dakota Disaster Aid Deadline Extended

The deadline for North Dakotans to apply for disaster assistance has been extended to July 7.

Until that date, people in all 53 counties who suffered losses between Feb. 28 and May 24 as a result of flooding, severe winter storms, high winds, heavy spring rain, rapid snow melt and ice jams may apply for assistance by calling **1-800-462-9029**.

"We are making every effort to reach all the victims of this year's terrible devastation," Keith D. Bjerke, state coordinating officer and adjutant general, said. "We are particularly concerned that senior citizens whose homes were flooded may not register for assistance because they do not feel the damage is serious."

Federal Coordinating Officer Lesli A. Rucker added that FEMA inspectors are trained to look carefully for hidden damage.

"We want to make sure the people of North Dakota know disaster aid is available to them," she said. "This may include assistance for flooded basements and other related damage."

North Dakota received more than \$225 million in federal assistance in the first 2 1/2 months after the state was declared a federal disaster area.

The FEMA Helpline, **1-800-525-0321**, has received more than 58,000 calls from applicants seeking information or additional assistance.

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### *A Message From*

## **Federal Coordinating Officer Lesli A. Rucker**

Moving forward, looking back.

It has been more than two months since President Clinton declared all 53 North Dakota counties a federal disaster area. Since that time, tremendous progress has been made in the enormous task of recovering from a year of terrible floods, pounding blizzards and a devastating fire.

Across the state, homes are being fixed, infrastructure is being repaired and people are on the road to recovery. This progress is a credit to the will, character, spirit and commitment of thousands of North Dakotans. It is also a testament to the power of partnership at the federal level and the strong leadership of local and state officials and the North Dakota congressional delegation.

Mayor Pat Owens of Grand Forks said it best when she stated, "We started our recovery immediately." Full recovery, though, will take continued time and teamwork. Along with the progress, numerous challenges lie ahead. While we will face these together, many important decisions will be up to you and your community.

As you rebuild, consider ways to protect yourself and your home from future damage. Floodproofing measures can range from elevating water heaters and electrical panels to moving out of the floodplain. Such sound personal decisions are the basic building blocks of disaster-resistant communities.

It is up to all of us to rebuild with an eye to the future.



### *A Message From*

## **State Coordinating Officer Keith D. Bjerke**

We've always known North Dakota was a special place to live — both for the beauty of the land and the integrity of its people. The world is watching as we pull together to rebuild our neighborhoods, towns and cities. Be proud of yourselves and your neighbors.

Everyone is helping. It's this "working together as a team" attitude that will get us through the months to come. Federal, state and local officials are providing much-needed support, but there is only so much the government can do. Reducing the risks and damages to homes and communities is also the responsibility of the individual and local communities.

Simple, inexpensive methods known as mitigation lessen the impact of devastating disasters. Reevaluate the need for flood insurance. Most floods are never declared federal disasters, which means flood victims do not have federal assistance available to them. We simply can't look to government to act as an "insurance broker."

As you rebuild, plan ahead. Check with your local building officials before you begin any major repairs.

Let's continue to count our blessings. The catastrophic tornado that recently destroyed the small Texas town of Jarrell, taking 28 lives, reminds us that disasters can strike with little or no warning. I ask that we include them in our thoughts and prayers as the efforts to rebuild our own disaster-stricken communities continue.

## **State/Federal Agencies Team Up for Recovery**

Following is a summary of the recent efforts of some of the many agencies contributing to the disaster recovery effort in North Dakota.

### **Federal Agencies**

Through June 13, 34,487 people had called the **Federal Emergency Management Agency (FEMA)** toll-free registration line for assistance and housing inspectors had completed 39,259 inspections. The disaster housing program had issued 22,000 checks, totaling \$40.8 million.

FEMA also provided a \$712,000 grant to the state for disaster crisis counseling. FEMA's infrastructure assistance program had obligated \$11.4 million, mostly for reimbursement of state and local expenses for disaster cleanup, repair and other emergency activities.

As of June 13, the **U.S. Small Business Administration (SBA)** had ap-

proved \$107 million in loans for businesses and home owners.

Among other activities, the **U.S. Army Corps of Engineers** is overseeing debris removal in Grand Forks and studying engineering options, including dikes and a diversion plan, to protect the city from future flooding. The Corps is also building two temporary housing sites in Grand Forks for manufactured homes.

The **Department of Housing and Urban Development (HUD)** has made an initial allocation of \$55 million for North Dakota to rebuild flood damaged cities.

### **State Agencies**

The **Division of Emergency Management (DEM)**'s emergency operations center is working with the city of Grand Forks to coordinate recovery efforts. DEM has established hazard mitigation

teams and held applicant briefings for infrastructure repair and hazard mitigation. More than 300 Notices of Interest for assistance were received from public schools, water districts, counties and other local agencies.

The state-administered Individual and Family Grant Program had approved \$2.5 million in grants. The grants help applicants cover serious needs or overcome disaster related hardship, injury or adversity.

The **Department of Transportation** is inspecting bridges that span the Red River and is working on elevating roads at Devil's Lake.

As of June 9, **Job Service North Dakota** had approved 4,471 applications totaling \$2 million in federal Disaster Unemployment Assistance (DUA) benefits. The deadline for filing a claim for DUA is June 30.

# Recovery Times

## Special Supplement: Hazard Mitigation



FEMA Photo by Barb Sturmer.

*An American flag represents the spirit of rebuilding as the Grand Forks community cleans up after the Red River swamped large sections of the city.*

## Flood Inevitable, Damage not

# Preparing for the Next Flood

Year after year, flooding is the leading cause of property loss from natural disasters in this country. North Dakotans need to think about what they will do when it floods again.

Here are some ways you can protect your family and belongings from danger before the next flood:

**Floodproof your home.** Make all appropriate structural and environmental changes to limit the potential for flood damage. For more information, call the FEMA Helpline at **1-800-525-0321**.

**Purchase flood insurance.** Even if you have floodproofed your home, you still need protection from unexpected flood events. Home owner insurance policies usually do not cover flooding. There is a 30-day waiting period for new policies to take effect. Call the National Flood Insurance Program (NFIP), 1-800-427-4661, for more information.

**Plan ahead.** Know the terms used to describe flooding. A "flood watch" means flooding is possible. A "flood warning" means flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

**Make an evacuation plan.** Know your community flood evacuation routes. Keep a full tank of gas in your car. Know how to shut off electricity, gas and water. Have the tools you will need on hand. Make arrangements to take your pets to a kennel or a friend's home.

**Stay in touch.** Decide how you and your family members will contact each other and where you will meet if you are separated during an approaching flood.

**Make a record of your personal property.** Photograph or videotape your belongings. Keep the records in a safe place.

**Store valuables.** Keep insurance policies, deeds, property records and other important papers in a safe place away from your home.

**Assemble a flood-supply kit.** Include first-aid supplies and required medications, canned food and a can opener, at least three gallons of water per person, protective clothing, bedding or sleeping bags, a battery-operated radio, a flashlight with extra batteries and special items for infants and the elderly.

## Building for a Safer Future

Homes with rivers running through them. Buildings swept off their foundations. Appliances submerged and destroyed beneath raging waters.

North Dakotans endured such destruction in the recent floods. But when you rebuild and repair, you can take steps to protect your property in the future.

"It's less expensive to protect your home and property before they are damaged than to repair them afterwards," Federal Coordinating Officer Lesli A. Rucker said.

Methods for avoiding flood damage include elevating your entire home or relocating out of the 100-year floodplain. But there are also other relatively inexpensive ways to protect a home against flooding:

**Relocate the electrical box** to an upper floor or elevate the electrical box to 12 inches above the base flood elevation.

**Relocate the water heater and heating systems** to an upper floor where they will be 12 inches above the base flood elevation or elevate them on a masonry base at least 12 inches above the base flood elevation.

**Anchor the fuel tank** to the floor or wall to prevent overturning and floating. Metal structural supports and fasteners must be non-corrosive. Wooden structural supports must be pressure treated.

**Install a floating floor drain plug** at the lowest point of the lowest finished floor to allow water to drain. When the floor drainpipe backs up, the float rises and plugs the drain.

**Install an interior or exterior septic backflow valve** to prevent sewer back up from entering your home.

**Properly anchor manufactured homes.** Soil conditions and flood hazards are some of the many factors affecting the type of anchoring system needed.

"People should consider investing in a variety of hazard mitigation measures to reduce or eliminate the damaging effects of a flood," Rucker said.

# Protect Your Future by Purchas

## Moderate Rates Could Pay Off

When you think about buying a flood insurance policy, do you worry you can't afford it? Take a closer look. You may discover that you can't afford not to have it.

Conventional property insurance does not cover flood and mudslide damage. Federal flood insurance does.

Nor is it wise to forego flood insurance and count on special federal disaster assistance to cover future flood damage. This aid is only available when the president declares a major disaster. Ninety percent of floods are not declared federal disasters.

Flood insurance, backed by the federal government, is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP).

For a single-family home, you may purchase flood insurance coverage up to \$250,000 on the structure and up to \$100,000 on contents.

If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents.

**To help you, FEMA will . . .**

- Provide you with access to disaster assistance
- Provide you with an opportunity to tell your story to a responsive FEMA representative
- Treat you with respect and caring
- Give you clear, accurate information about available assistance and how to apply for it
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance
- Advise you on how to protect against future losses
- Use your suggestions to improve our service.

Renters may purchase up to \$100,000 worth of coverage for personal belongings.

On this page and the next is a guide, including charts with current rates, to help you determine the cost of a policy.

You can use this information when you talk to your insurance agent about purchasing flood insurance.

### What does it cost?

Cost depends on where your home is located on the flood maps developed by the Federal Emergency Management Agency (FEMA).

The maps show whether or not you live in a floodplain, which means it is an area subject to flooding.

The maps are on file at your city/county building department.

Flood zone designations on FEMA maps are based on the risk of flooding. If you live outside the floodplain, you pay as little as \$80 a year. If you live in the floodplain, you pay more.

The average price in North Dakota is only \$298 per year for \$93,500 worth of coverage, but there are ways to reduce your premium costs, even if you live within the floodplain.

### Outside the Floodplain

Home owners living outside the floodplain, may be able to get a Preferred Risk Policy. These policies offer fixed combinations of building and contents coverage at set prices. (See Preferred Risk Premium chart below.)

In contrast, the rates within the floodplain, as shown on the chart on page 5, do not include \$75 in extra fees, which add to the basic price of a building or contents premium. If you buy a policy that includes both building and contents coverage you pay the \$75 only once.

### In the Floodplain

Zones within a floodplain are also rated by degree of risk. The chart on page 5 provides sample annual costs for flood zones.

Standard flood insurance policies are available in \$100 increments in any combination of building and/or contents coverage.

An insurance policy for a building does not automatically cover contents. You must request that contents coverage be added to your building coverage.

### Elevation Rating

If you live in the floodplain and don't have a basement, you may be able to reduce your premium through elevation rating. If the lowest floor of your house is above the predicted level of flooding at your location, you can qualify for lower rates.

Elevation rating is a technique that compares the height of the lowest floor with the height of the "base flood elevation" (the predicted flood depth in your area).

Rates vary with elevation difference and flood zone. Local officials can help you identify the base flood elevation for your home.

Elevation rating can sometimes reduce your premium by 50 percent or more. For

Sample Premiums Outside the Floodplain (Zones B, C or X on a floodmap)					
Coverage of Combinations for Buildings/ Contents WITHOUT Basement/Enclosure			Coverage of Combinations for Buildings/ Contents WITH Basement/Enclosure		
Building / Contents	Annual* Premium		Building / Contents	Annual* Premium	
\$ 20,000 / \$ 5,000	\$ 85		\$20,000 / \$ 5,000	\$110	
\$ 30,000 / \$ 8,000	\$110		\$30,000 / \$ 8,000	\$135	
\$ 50,000 / \$12,000	\$145		\$50,000 / \$12,000	\$170	
\$ 75,000 / \$18,000	\$170		\$75,000 / \$18,000	\$195	
\$100,000 / \$25,000	\$190		\$100,000 / \$25,000	\$215	
\$125,000 / \$30,000	\$205		\$125,000 / \$30,000	\$230	
\$150,000 / \$38,000	\$220		\$150,000 / \$38,000	\$245	
\$200,000 / \$50,000	\$245		\$200,000 / \$50,000	\$270	
\$250,000 / \$60,000	\$265		\$250,000 / \$60,000	\$290	
*Annual premium includes federal policy fee.					



# ng Affordable Flood Insurance



FEMA Photo by Andrea Booher

*A Grand Forks resident begins the long process of cleaning his flood-damaged home.*

## Best Assurance? Flood Insurance

When the Red River crested at record levels this year, people with flood insurance found that their coverage paid off.

Insured home owners, renters and businesses in the Red River Valley began receiving checks covering their losses less than 45 days after the river flooded the city.

Under a new accelerated assistance program, many were able to get \$2,000 advances on their claims. The policies covered the expense of sandbagging homes (up to \$750) and moving goods from homes (up to \$500).

Flood insurance policies are available and affordable. For people living outside the floodplain, premiums with maximum coverage (\$250,000 for a structure and \$60,000 for contents) cost less than \$1 a day.

Although there is a 30-day waiting period for new policies to take effect, there is no moratorium on the purchase of flood insurance. Policies are available for home owners, businesses and renters. The minimum deductibles are either \$500 or \$750 depending on the flood zone and date of construction.

It does not matter if you have been flooded before. As long as your community is participating in the National Flood Insurance Program (NFIP) you may purchase flood insurance. And yes, there is limited basement coverage, too.

For more information about flood insurance, contact a local insurance agent or call the NFIP toll-free number, **1-800-427-4661**. If the quote you receive seems too high, ask another agent for a second one.

example, without an elevation rating a home owner in a high-risk area would have to pay \$865 yearly for \$100,000 of building coverage and \$50,000 of contents coverage.

With an elevation difference of 2 feet, the cost would be somewhere between \$255

and \$568, depending on zones and elevation differences. That could mean savings of up to \$18,300 over the life of a 30-year mortgage.

Contact your insurance agent for details and to purchase a policy.

### Sample Premiums Inside the Floodplain\*

(Zones A, AE, A1-A30 and AH on a floodmap)

BUILDING ONLY			CONTENTS ONLY	
Building Coverage	With Basement	No Basement	Coverage	Basement or No Basement
\$ 20,000	\$ 146	\$136	\$ 5,000	\$ 40
\$ 40,000	\$ 292	\$272	\$ 10,000	\$ 79
\$ 60,000	\$ 401	\$360	\$ 20,000	\$137
\$ 80,000	\$ 473	\$400	\$ 30,000	\$173
\$100,000	\$ 545	\$440	\$ 40,000	\$209
\$125,000	\$ 635	\$480	\$ 50,000	\$245
\$150,000	\$ 725	\$540	\$ 60,000	\$281
\$175,000	\$ 815	\$590	\$ 70,000	\$317
\$200,000	\$ 905	\$640	\$ 80,000	\$353
\$225,000	\$ 995	\$690	\$ 90,000	\$389
\$250,000	\$1085	\$740	\$100,000	\$425

\*Add \$75 one time to the total building and/or contents premiums selected from the tables

**Make sure disaster aid goes  
to those who deserve it.**

**FEMA Fraud Hotline.**

**1-800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, call the FEMA Helpline 1-800-525-0321 (TTY: 1-800-660-8005).*

# Moving Threatened Homes Out of Harm's Way

North Dakota has suffered repeated flooding in past years, prompting some communities and individuals to take steps now to prepare for the future. The approaches differ, but the goal is the same — either move to a safer site or raise the home above the level of the floodwaters.

Following are examples of how North Dakota residents and communities are taking action to reduce risks from flooding.

\* \* \*

Disasters often strike suddenly — but not at Devil's Lake, where the waters advance slowly and steadily. Rising at the rate of an inch a day in its basin, the lake has overtaken scores of homes during the past two years and threatens hundreds of others.

The slow pace, however, gave residents and insurers an unusual opportunity to find new ways to move homes to safer ground.

Under standard rules, residents with homes insured through the National Flood Insurance Program (NFIP) would have to wait until the house was destroyed before a claim could be submitted.

For Devil's Lake, NFIP officials acknowledged that the waters would swallow any house in its path. An insurance settlement was to be arranged when the water threatened the house.

Once the claim was settled, the home owner could buy back the house from the NFIP for its "salvage" value.

Meanwhile, the agreement required the home owner to move the flood-endangered home to safer elevation or burn it to prevent house debris from floating into the lake.

In 1996, NFIP paid out \$7 million on claims for 140 structures threatened by the rising waters of Devil's Lake.

"Not one penny of that came from the taxpayers," FEMA's Simon Cardenas, monitor of the Devil's Lake program, said. NFIP is self-financing, with claims paid from insurance premiums.

\* \* \*

After severe flooding in 1993, Valley City officials sought to acquire homes near the Sheyenne River. The goal was to create an open area for dikes or sandbags.

With the help of a FEMA hazard mitigation grant, the community 60 miles west of Fargo is spending \$2.25 million — 75



FEMA photo by Andrea Boohar

*A home near Devil's Lake is moved out of the path of rising water.*

percent from FEMA and 25 percent state matching funds — to buy 46 of the 62 homes in the area. To date, the Lake Agassiz Regional Council, which is administering the project, has made 39 offers for homes, with 25 accepted and one declined.

But acquisition is just one goal. Another is to convince residents to relocate to safer parts of Valley City rather than move out of the community altogether. Valley City offers a variety of options to home owners and renters in the acquired homes.

The Valley City program helped three home owners move their houses to other lots. For those who want to buy replacement houses, the program offers the appraised value plus \$10,000. If residents want to build a new house, they can get the appraised value of their old home plus \$15,000.

\* \* \*

Mike Utt, editor of the *Cass County Reporter*, says that the only reason he elevated his Casselton home in 1982 was because it was required to get a building permit. Later, he said, his neighborhood was removed from its floodplain designation, and those who built after him did not have to elevate.

This year's severe weather convinced him that elevating his 3,000-square-foot frame house was the right thing to do.

While his home stayed dry after heavy rains and melting snow, his neighbors' basements flooded, causing damage.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the North Dakota Division of Emergency Management, with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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## SBA's Disaster Loans Help Repair Damaged Homes and Businesses

The Red River's floodwaters swamped Ken and Gloria Towers' home in Grand Forks and one of their restaurants, the Italian Moon. Their second restaurant, a Wendy's, was spared from flooding, but power failures caused the loss of \$17,000 worth of inventory.

Despite these losses, the Towers will be able to start over again thanks to a disaster home loan and two business loans from the U.S. Small Business Administration (SBA).

"Many more loans will be approved in the days and weeks to come," Raymond P. Chatham, director of SBA's regional disaster assistance office said. "We are committed to helping the people of Grand Forks rebuild their city. We are also approving loans for disaster victims in other parts of the state."

SBA approved 4,977 low-interest disaster loans totaling more than \$107 million during the first two months after President Clinton signed the declaration for North Dakota. About 3,869 were home and personal property loans and 975 were loans to businesses for physical and financial losses. SBA disaster loans for North Dakota, South Dakota and Minnesota – all three states flood-stricken – total \$164.1 million.

SBA can approve loans for up to \$200,000 to cover uninsured disaster damages to homes and up to \$40,000 for uninsured losses to personal property. Businesses can borrow up to \$1.5 million for damaged real estate, inventory, machinery and equipment. Interest rates are as low as 3.875 percent and may be repaid over 30 years.

SBA reaches a loan decision within seven to 20 days of receiving the completed loan application.

Individuals and businesses with disaster damages are encouraged to complete their SBA loan applications.

For information about SBA disaster loans, contact SBA at **1-800-366-6303** or visit an SBA representative at any of the Disaster Recovery Centers.



FEMA Photo by Andrea Booher

*A 91-year-old North Dakota woman checks the condition of her home as the flooding advances. The disaster placed unusual stress on flood victims.*

### Outreach Teams Available

## Special Help for Seniors and People with Disabilities

When a disabled resident of Grand Forks was evacuated because of the flood, disaster officials needed to find temporary housing suitable for someone using a wheelchair. A search turned up a handicapped accessible dormitory room at the University of North Dakota.

Locating appropriate housing is just one of the special disaster-assistance services state and federal officials provide to senior citizens and people with disabilities.

"We've had senior citizens and people with disabilities call our Helpline for assistance in registering for disaster aid," Marianne Jackson, FEMA special needs coordinator said. "When someone needs help registering, we send outreach teams to the residence to help make the call."

The FEMA Helpline toll-free number is **1-800-525-0321**.

Disabled and elderly North Dakotans are also eligible for assistance from the state Department of Human Services (DHS). After calling DHS's toll-free assistance line, a caseworker is assigned to help callers with special needs.

"Case managers can help arrange for family support services, residential and day services for consumers, referral for disaster assistance and assistance in finding alternative housing," DHS Developmental Disabilities Administrator Vicci Pederson said.

During the disaster recovery period, senior citizens and people with disabilities have the option of receiving home-delivered meals or local transportation.

Residents who need assistance should contact the state Department of Human Services. The toll-free number for the disabled is **1-800-755-8529** and **1-800-755-8521** for seniors.



# Crisis Counselors Extend a Helping Hand

For five elderly women who found temporary shelter at a North Dakota nursing hospital, the flood of '97 did more than destroy their Grand Forks homes. The disaster swept them away from friends, neighbors, familiar surroundings and the reassuring routines of ordinary life. They were survivors — but vulnerable, anxious ones.

Crisis counselors were dispatched to visit the women, boost their spirits and help prepare them psychologically for an eventual return to their hometown. The counselors brought news articles about the flood-ravaged city and let the women reminisce for hours about earlier, more peaceful years in Grand Forks.

The counselors were part of a team of approximately 200 paraprofessionals taking part in a special state outreach program to help victims of flooding and blizzards overcome the trauma of disaster. The crisis-counseling program is funded with a \$712,000 grant from the Federal Emergency Management Agency (FEMA).

"This is very different from what you would call traditional therapy," said Bonnie Selzler, coordinator for the crisis-counseling program. "We don't open cases. The workers are not in an office. They go door to door and offer a helping hand and a listening ear."



FEMA photo by Andrea Booher

*A father spends quality time playing ball with his children after the flood. Children need special attention after a disaster to help them cope with feelings of distress and insecurity*

The outreach workers, who are based at the state's human service centers, travel all over the state. Some of the counselors accompany FEMA community relations teams.

Selzler said the counselors can help parents deal with children's anxieties after a flood. Symptoms range from nightmares to crying and bed-wetting. She said flood

victims often experience anger, depression, frustration and lethargy. With time, people regain their pre-disaster sense of well-being.

"It doesn't mean you have a mental illness," she said. "It means that you are coping with an abnormal situation."

For more information on crisis counseling services, call **toll-free 1-800- 472-2911**.

## Important Phone Numbers - *Clip and Save*

### Federal Agencies

FEMA Registration. . . . . 800-462-9029  
(TTY for hearing/speech-impaired). . . . . 800-462-7585  
Disaster Information Helpline. . . . . 800-525-0321  
(TTY for hearing/speech-impaired). . . . . 800-660-8005  
FEMA Fraud Detection. . . . . 800-323-8603  
National Flood Insurance Program . . . . . 800-427-4661  
Social Security Administration . . . . . 800-772-1213  
Internal Revenue Service. . . . . 800-829-1040  
(TTY for hearing/speech-impaired). . . . . 800-829-4059  
Housing and Urban Development Hotline . . . . . 800-669-9777  
Department of Veterans Affairs . . . . . 800-827-1000  
Department of Agriculture,  
Farm Service Agency. . . . . Call local office

### State Agencies

Agriculture Disaster Assistance Hotline . . . . . 888-337-8632

Division of Emergency Management. . . . . 701-328-2111  
Department of Human Services. . . . . 701-328-2310  
Aging Services . . . . . 800-755-8521  
Department of Labor,  
Unemployment Insurance . . . . . Call local job office  
Tax Department . . . . . 800-638-2901  
Economic Development and Finance. . . . . 701-328-5300  
Attorney General's Office,  
Consumer Protection. . . . . 800-472-2600  
Insurance Department. . . . . 701-328-2440  
Department of Transportation . . . . . 701-328-2500

### Volunteer Agencies

American Red Cross. . . . . 800-272-2684  
Salvation Army . . . . . 800-735-9625  
Crisis Counseling . . . . . 800-472-2911